

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION

In re: MICHAEL JOHN PEPE, JR. § Case No. 5:16-bk-01203
KELLY ANN PEPE §
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/25/2016.
- 2) The plan was confirmed on 09/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/18/2018.
- 6) Number of months from filing or conversion to last payment: 26.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,896.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,588.31.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 32,480.00
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 32,480.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,044.28
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 6,044.28
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JASON P PROVINZANO, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
ECMC	Uns	0.00	5,615.22	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	1,675.00	1,675.71	1,675.71	1,659.69	0.00
CAPITAL ONE BANK	Uns	1,103.00	1,103.33	1,103.33	1,092.78	0.00
CAPITAL ONE BANK	Uns	2,575.00	2,575.95	2,575.95	2,551.33	0.00
CAPITAL ONE BANK	Uns	824.00	824.24	824.24	816.36	0.00
CREDIT FIRST	Uns	0.00	791.35	791.35	783.79	0.00
MIDFIRST BANK	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	141.00	141.52	141.52	140.17	0.00
NAVIENT SOLUTIONS, INC	Uns	0.00	3,777.91	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	781.00	823.87	823.87	816.00	0.00
RESURGENT CAPITAL SERVICES	Uns	521.00	521.08	521.08	516.10	0.00
PORTFOLIO RECOVERY	Uns	16,592.00	10,724.73	10,724.73	10,622.22	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,356.00	1,356.08	1,356.08	1,343.12	0.00
MIDLAND CREDIT MANAGEMENT	Uns	378.00	378.74	378.74	375.12	0.00
MIDLAND CREDIT MANAGEMENT	Uns	685.00	685.14	685.14	678.59	0.00
MIDLAND CREDIT MANAGEMENT	Uns	659.00	659.75	659.75	653.44	0.00
MIDLAND CREDIT MANAGEMENT	Uns	632.00	632.12	632.12	626.08	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MIDLAND CREDIT MANAGEMENT	Uns	789.00	789.16	789.16	781.62	0.00
TOYOTA FINANCIAL SERVICES	Sec	0.00	11,807.52	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	725.00	725.84	725.84	718.90	0.00
WEINSTEIN & RILEY	Uns	781.00	806.89	806.89	799.18	0.00
WEINSTEIN & RILEY	Uns	243.00	243.53	243.53	241.20	0.00
BECKET & LEE	Uns	253.00	253.40	253.40	250.98	0.00
BECKET & LEE	Uns	236.00	236.84	236.84	234.58	0.00
PORTFOLIO RECOVERY	Uns	79.00	79.35	79.35	78.58	0.00
STERLING CREDIT	Uns	1,542.14	NA	NA	0.00	0.00
MIDFIRST BANK	Sec	52,389.00	52,540.89	655.89	655.89	0.00
COMENITY/LANE BRYANT	Uns	1,293.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Uns	766.00	NA	NA	0.00	0.00
FSB BLAZE	Uns	336.00	NA	NA	0.00	0.00
VSAC FEDERAL LOANS	Uns	10,403.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 655.89	\$ 655.89	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 655.89	\$ 655.89	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 26,028.62	\$ 25,779.83	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,044.28
Disbursements to Creditors	\$ 26,435.72
TOTAL DISBURSEMENTS:	\$ 32,480.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/19/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.